ND POWER OF ATTORNEY FOR DECLARATIO **English Language Declaration**

ENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: System and Method for Delivering Financial Services; the specification of which

is attached hereto.				
was filed on			· · · · · · · · · · · · · · · · · · ·	as
Application Serial No	•		·····-	
I hereby state that I have amended by any amendn	reviewed and understand the contents of nent referred to above.	f the above identified specification, in	ncluding the	claims, as
I acknowledge the duty to Regulations, §1.56.	o disclose information which is material	to patentability as defined in Title 37	, Code of F	ederal
inventor's certificate liste	iority benefits under Title 35, United Stand d below and have also identified below a re that of the application on which priori	any foreign application for patent or	ation(s) for inventor's co	patent of ertificate
Prior Foreign Application	n(s)			
			Priori	ty Claimed
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
(Number)	(Country)	(Day/Month/Year Filed)	_ Yes	— No
insofar as the subject mat the manner provided by to to patentability as define	t under Title 35, United States Code, §12 tter of each of the claims of this applicat the first paragraph of Title 35, United Sta d in Title 37, Code of Federal Regulation and the national or PCT international film	ion is not disclosed in the prior Unite ates Code §112, I acknowledge the d ns, §1.56 which be came available be	d States app uty to disclo	olication in ose material
60/169,982	December 10, 1999	Pending		
(Application Serial No.)	(Filing Date)	(Status)		
09/323,210	June 1, 1999		(patented, pending, abandoned) Pending	
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, a	bandoned)	
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, a	(Status) (patented, pending, abandoned)	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.





English Language Declaration

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

George T. Marcou, Registration No. 33,014; Richard Peterson, Registration No. 35,320; Charles W. Calkins, Registration No. 31,814; John M. Harrington, Registration No. 25,592; Bambi F. Walters, Registration No. 45,197; A. Jose Cortina, Registration No. 29,733; James J. Bindseil, Reg. No. 42,326; Benjamin Driscoll, Registration No. 41,571; Yoncha L. Kundupoglu, Registration No. 41,130; R. Whitney Winston, Registration No. 44,432; John Ball, Registration No. 44,433; Dawn-Marie Bey, Registration No. 44,442; and Tiep Nguyen, Registration No. 44,465.

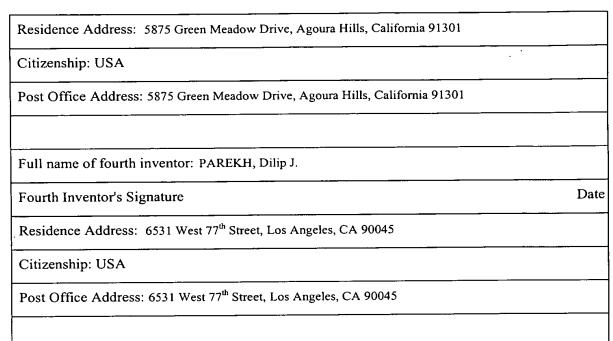
Send Correspondence to:

Direct telephone calls to:

George T. Marcou Kilpatrick Stockton LLP Suite 800 700 - 13th Street, N.W. Washington, D.C. 20005 George T. Marcou (202) 508-5800

Full name of First inventor: GRANDCOLAS, Michael L.	
First Inventor's Signature	Date
Residence Address: 247 Ocean Park Boulevard, Santa Monica, CA 90405	
Citizenship: USA	
Post Office Address: 247 Ocean Park Boulevard, Santa Monica, CA 90405	
Full name of second inventor: Bryant, Nancy	
Second Inventor's Signature	Date
Residence Address: 3144 S. Canfield, Apt. 304, Los Angeles, CA 90034	
Citizenship: USA	
Post Office Address: 3144 S. Canfield, Apt. 304, Los Angeles, CA 90034	
Full name of third inventor: Schechtman, Howard A.	
Third Inventor's Signature	Date

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